

<u>L18</u>	5623547.pn.	1	<u>L18</u>
<u>L17</u>	5677955.pn.	1	<u>L17</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L16</u>	L15 and receipt	6	<u>L16</u>
<u>L15</u>	L14 and cardholder	10	<u>L15</u>
<u>L14</u>	L13 and (currency near identifi\$ or currency near id)	74	<u>L14</u>
<u>L13</u>	(payment near card or credit near card or debit near card or charge near card)	44421	<u>L13</u>
<i>DB=USPT; PLUR=YES; OP=OR</i>			
<u>L12</u>	5826241.pn.	1	<u>L12</u>
<u>L11</u>	5546523.pn.	1	<u>L11</u>
<u>L10</u>	5546523.pn.	1	<u>L10</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L9</u>	L5 and exchange near rate	18	<u>L9</u>
<u>L8</u>	L7 and (issuer near identifier or issuer near id)	5	<u>L8</u>
<u>L7</u>	L5 and code	196	<u>L7</u>
<u>L6</u>	L5 and issuer near code	11	<u>L6</u>
<u>L5</u>	L4 and currency	210	<u>L5</u>
<u>L4</u>	L3 and cardholder	622	<u>L4</u>
<u>L3</u>	L2 and (merchant or vendor or seller)	3670	<u>L3</u>
<u>L2</u>	L1 and card near number	9241	<u>L2</u>
<u>L1</u>	(payment near card or credit near card or debit near card)	43773	<u>L1</u>

END OF SEARCH HISTORY

First Hit   Fwd Refs

Generate Collection

Print

L9: Entry 14 of 18

File: USPT

Apr 8, 2003

DOCUMENT-IDENTIFIER: US 6546373 B1

TITLE: System and method for recovering refundable taxes

Abstract Text (1):

A system for recovering refundable taxes such as value-added taxes (VAT) uses a transaction card, such as a credit or debit or electronic cash card, to record purchases made by a traveler that are subject to VAT in a foreign country. The traveler loads the transaction card with a software application that is able to record the purchases subject to VAT. The traveler uses the card to make purchases in the foreign country, and the card calculates and accumulates the VAT subject to refund. When leaving the foreign country, the traveler inserts the card into a terminal, the software application reads the VAT subject to refund, and the traveler selects whether to receive the refunded VAT in cash in local currency or in the currency of the country in which the traveler resides ("home currency"), as cash value on the card (if a cash or debit card), as a credit on the card (if a credit card), or by check in local or home currency.

Brief Summary Text (7):

The current methods for obtaining VAT refunds vary among the different countries. Some countries allow the visitor to apply for the refund upon departure, perhaps in a duty-free section of an airport or a duty-free store near the border. However, the visitor must collect the receipts, determine which purchases are refundable, fill out the refund form (assuming it is written in a language the visitor can understand), and wait in line, only to receive the refund in the currency of the country from which the visitor is about to depart.

Brief Summary Text (8):

Canada provides one example of a process for recovering a VAT refund. That process requires a visitor to mail from outside of the country the refund form with the original receipts. The governmental agency can take six or more weeks to process the refund, and the refund is sent to the visitor in Canadian dollars, thus requiring the visitor to incur currency conversion charges.

Brief Summary Text (9):

The United Kingdom provides another example of such a process, requiring two steps to recover refundable VATs. First, each time a visitor makes a purchase for which the VAT is refundable, the visitor must establish eligibility for the refund program by showing the merchant a passport or other form of identification. Some merchants or countries may require a minimum purchase in one store visit or on one item in order to qualify for a refund. Assuming that the visitor has overcome these hurdles, the visitor and the merchant must then fill out a refund document (voucher) provided by the merchant.

Brief Summary Text (10):

Then, while departing from the European Union, the visitor must present the vouchers and the accompanying goods to a Customs agent and obtain a certification form from the agent. (The visitor cannot obtain a certification form after leaving the European Union.) Once outside of the European Union, the visitor must mail back the certified voucher to each retailer from whom a refund is sought. That retailer will then process the refund, subtract a processing fee, and send a sterling check

to the visitor, who must then convert the check into a more usable currency.

Brief Summary Text (20):

In addition, it is preferable that the method can refund the tax in a number of ways and in a choice of currencies. For example, the tax can be refunded in cash, by adding cash value to the card, by crediting the card user's credit card account, or by issuing a check to the card user. These refunds may be made in either the currency of the taxing country or in the currency of the home country.

Brief Summary Text (24):

More specifically, the card includes means for storing the cash value of the refundable tax, which is preferably a VAT. As with the method of the present invention, it is preferable that the cash value of the refundable tax is stored in either the currency of the taxing country or in the currency of the home country. It is preferable that the electronic refund terminal be an ATM-type terminal, a computer connected to the Internet, or a computer connected via a modem to the tax recovery application provider.

Detailed Description Text (2):

In accordance with the system of the present invention, a traveler visiting a foreign, taxing country can use a transaction card to make purchases and then receive a refund on the card of refundable taxes such as VATs. The system includes the transaction card, a tax recovery application provider, a transaction terminal, and a point-of-sale ("POS") terminal. The transaction terminal has a processor and interface hardware and software to interact with the card. If not included within the interface, the transaction terminal may have a separate card reader. Also part of the system are external networks such as those belonging to the taxing authority or those with financial or banking information. This system facilitates the loading of the tax recovery application on the card, the payment for goods or services, the calculation of the refundable taxes, the refund of the taxes, and the accounting and security associated with those functions.

Detailed Description Text (3):

A traveler visiting a taxing country may load the tax recovery application onto the card by using a terminal or kiosk in communication with a remote source via the Internet or a telephone modem. Using such a connection, once the tax recovery application has been loaded on the card, a cardholder in her home country may make a purchase from a merchant in a taxing country, and, if that purchase is subject to refundable tax, may invoke the tax recovery application to recover a refund for that purchase.

Detailed Description Text (4):

The transaction card is preferably an integrated circuit ("IC") card (also called a "smart card"), which is typically the size of a conventional credit card, but which contains a microprocessor. The card can be used to perform financial transactions, but can have other non-financial uses such as storing health records, travel preferences, telephone information, and retailer loyalty program information. The microprocessor can execute one or more of these applications stored on the card. In the preferred embodiment, the IC card can perform credit, debit, or electronic cash card functions, or any combination of the three, that allow a cardholder to make purchases. Transaction data can also be recorded on the card.

Detailed Description Text (5):

During a purchase transaction, the tax recovery application on the card determines which items are subject to the refundable tax, calculates how much tax has been paid for those items, and accumulates on the card the paid taxes as the cardholder goes from store to store making purchases. During departure from the taxing country, the visitor places the card in a terminal in the departure port and receives the appropriate refund for the taxes paid during the trip in the taxing country. The refund can be paid, for example, in "local" (i.e., the taxing

country's) currency or in the currency of the country in which the cardholder resides ("home currency"), by placing electronic cash value on the card. Alternatively, the refund can also be paid by check, either in local currency or in the cardholder's home currency, by credit to the cardholder's credit card, or by some other method.

Detailed Description Text (6):

The tax recovery application is programmed to keep track of the types of purchases that are subject to the refundable tax, and the amounts of those taxes, thus freeing travelers and merchants from having to maintain cumbersome records. It is preferable that one tax recovery application be able to process transactions in multiple countries, although it is also possible for each application to be dedicated to a single country.

Detailed Description Text (7):

The system, as illustrated in FIG. 1A, includes card 100, application provider 102, tax terminal 104, and POS terminal 106. A cardholder loads onto card 100 the tax recovery application supplied by application provider 102. The taxing authority that authorizes the tax likely licenses approved suppliers or provides tax recovery application software. The taxing authority may also operate a host database. The cardholder makes purchases in the taxing country using card 100 at POS terminals 106. When leaving the taxing country, the cardholder inserts card 100 into tax terminal 104, recovers the refundable taxes paid in the taxing country, and stores the value refunded back on card 100.

Detailed Description Text (8):

There are many benefits of this system. The cardholder benefits by receiving refunds on all eligible purchases; by receiving a refund promptly, upon departure rather than six or more weeks later; by not having to keep track of receipts or refund vouchers or the different refund rules for different countries; by not having to fill out applications that are difficult to understand, and by being able to receive a refund in the cardholder's home currency or on a credit card.

Merchants benefit by not having to handle refunds themselves, by attracting customers who are willing to spend money knowing that they will receive a refund, and by not having to check the eligibility of customers or explain the eligibility rules to the customers. The taxing authority benefits by automating the refund process, by not having to hire or contract for personnel to handle refund requests at the airport or in the office, by being able to keep track of VAT refund data with little added work, and by knowing that the application processing is secure.

Detailed Description Text (9):

FIG. 1B illustrates a typical transaction card 100 incorporating integrated circuit technology that can be used with the presently claimed invention. Card 100 looks similar to a conventional credit card, but also includes integrated circuit (IC) 122, which contains a microprocessor, and electrical contacts 124 for communication between IC 122 and devices external to card 100. Card 100 can be used as a credit card, a debit card, or as an electronic cash card, i.e., a card containing monetary value that can be transferred when the cardholder makes purchases. An example of an electronic cash card is a card with the MONDEX.TM. electronic cash application. Similar to the conventional credit card, the front side of card 100 preferably contains either the name 112a of the financial institution that issues the card or the name 112b of the payment system (e.g., MasterCard.RTM.) under whose authority the card is issued, or both, the cardholder's account number 114, the cardholder's name 118, the dates 116 between which the card is valid and usable, and the brand 120 associated with the payment system.

Detailed Description Text (14):

In addition to the basic services provided by the operating system, memory unit 250 may also include one or more IC card applications. For example, a MasterCard.RTM. Credit/Debit application could be stored on card 100. Additionally, if the IC card

is to be used as an electronic cash card, the MONDEX.TM. electronic cash application might be included on the IC card, which electronically loads onto the IC card a value of a certain currency from a cardholder's account in a financial institution. An application may include both program and data files, which may be stored in either ROM or EEPROM.

Detailed Description Text (15):

FIG. 2B is a memory map of data stored in memory unit 250, and includes four modules. Identification module 255 preferably contains the account number, the card number (which may be different from the account number), the dates the card is valid, a PIN, and a maximum number of PIN entry attempts. Transaction module 256 preferably contains purchase data, including date and time, store name, store location, amount of purchase, and, in accordance with the present invention, the amount of refundable tax associated with each purchase. Accounting module 257 contains code which calculates the accumulated tax information for each country for which the tax recovery application has been loaded. Work space module 258 accompanies these three modules and is used for storing data temporarily.

Detailed Description Text (17):

Within terminal 320 are interface unit 322 and processor 326. Interface unit 322 may consist of a combination of hardware and software, including a CRT screen or other display means, designed to communicate with a cardholder, and buttons, keypads, or keyboards with which a cardholder inputs data to the terminal. Interface unit 322 may also include a card reader into which the cardholder inserts card 100 in order to exchange data. Alternatively, the card reader could be external to interface unit 322 as shown by card reader 310.

Detailed Description Text (18):

Processor 326 communicates with interface unit 322 and processes the commands and data provided to the terminal by the cardholder. Processor 326 also communicates with devices outside of the terminal and not directly accessible to the cardholder, such as external network 330. In accordance with the invention, such external network might contain the taxing authority computer 333, a database 336 containing current exchange rate information, or other external computers 338. This communication can be accomplished, for example, using standard short- and long-distance communication networks such as local- and wide-area networks, or via telephone-based or wireless communication lines or dedicated transmission lines.

Detailed Description Text (19):

Terminal 320 can be located in a store or other commercial establishment that accepts card 100 for the purchase of goods or services. Processor 326 can communicate with devices external to terminal 320 such as credit or debit card processing networks (not shown), to which credit or debit card information can be sent and verification for the purchase can be received. This communication can be accomplished using conventional credit and debit card processing methods.

Detailed Description Text (20):

FIGS. 4A-4C illustrate examples of refund terminals for use in the system of FIG. 3. Kiosk-type terminal 410 shown in FIG. 4A is a preferred embodiment for use in an airport from which a cardholder departs or to which the cardholder arrives. In FIG. 4A, kiosk 400 contains several terminals 410, 411, 412, each of which operates independently. Each terminal 410, 411, 412 includes a display screen 420, interface buttons 422a, 422b, 422c, and 422d, card receptacle 430, keypad 440, receipt dispenser 432, and refund/cash dispenser 434. Optionally, keyboard 442 may be supplied to allow the user to input words to the terminal. Menus are displayed on screen 420 as further described herein in connection with FIGS. 8A-8E. Menu options are chosen using buttons 422a-d. Keys on keypad 440 can include the digits 0-9, special characters ("\*" or "#"), and some function keys such as "YES," "NO," "Cancel," and "Enter." These keys can be used for inputting a user's PIN and other information. In addition, instead of choosing menu options using buttons

422a-d, a user may choose an option using the keys on keypad 440 or keyboard 442 (e.g., pressing "1" for the top menu option, "2" for the second menu option, etc.). If the kiosk-type terminal 410 is also used as an Automatic Teller Machine ("ATM"), the keys on keypad 440 could be used to input amounts of money to be dispensed by the machine or monetary value to be placed on the electronic cash portion of card 100.

Detailed Description Text (23):

The terminal pictured in FIG. 4C is similar to that pictured in FIG. 4B except that computer 470 is connected directly via telephone 482 and (internal or external) modem 480 to the tax recovery application supplier (e.g., MasterCard.RTM., the taxing authority, or the cardholder's bank). Such a terminal would likely require dedicated software to enable the user to communicate with the tax recovery application supplier.

Detailed Description Text (24):

In order to use the terminal pictured in FIG. 4B, the user connects to the Internet via any conventional method and navigates to the World Wide Web site of the tax recovery application supplier. To use the setup pictured in FIG. 4C, the user executes the program instructions to open the dedicated software, and connects via the modem to the tax recovery application supplier. Because the terminals pictured in FIGS. 4B and 4C do not include refund dispenser 434, these terminals may not be used to receive refunds directly in cash, although cash value or credit may be placed on card 100, or be deposited to a cardholder's bank or store deposit account, and it may be possible for a check to be issued via printer 474.

Detailed Description Text (25):

FIG. 5 is a block diagram of the transaction or refund terminals illustrated in FIGS. 4A-4C. Each terminal 520 includes processor 524, connected to both memory 522 and interaction panel 526. Interaction panel 526 includes the display screens, the buttons with which menu options are chosen, the keypad or keyboard, the card receptacle or the card reader, the receipt dispenser or printer, and the refund dispenser. Processor 524 processes, controls, and outputs data to interact with the user via interaction panel 526. Processor 524 also controls memory 522 which stores dynamic information such as the options chosen by the cardholder during the current session, and static information such as transaction history, cardholder PIN, and exchange rate history.

Detailed Description Text (26):

FIG. 6A illustrates a point-of-sale transaction/recording terminal for use in the refundable tax recovery system. A typical terminal 600 includes a card reader 602, a keypad 606, a display 604, and a receipt dispenser 608. Keypad 606 and display 604 allow a cardholder or a merchant to interact with the terminal. Keypad 606 allows the cardholder or the merchant to select a type of transaction, e.g., credit, debit, or electronic cash, to input a PIN, and to input transactional information. Display 604 allows the cardholder and the merchant to receive informational messages, such as card approvals and authorization codes, and prompts for data entry.

Detailed Description Text (27):

FIG. 6B is an example of a receipt 620 issued by transaction/recording 110 terminal 600 via receipt dispenser 608. At the top of receipt 620 is the merchant's name and address 624, below which is general information 628 such as date, card number, and terminal number. As with typical sales receipts, receipt 620 includes a section 632 listing the items bought, the price paid, and whether the item is subject to refundable tax ("RT"). Receipt 620 also includes summary information 636: the items' subtotal, the VAT total, and the transaction total. Finally, receipt 620 includes the method of payment 638 (electronic cash, credit, or debit), and may also include the cardholder's name 640.

Detailed Description Text (29):

The method for recovering refundable taxes involves several processes, described in FIGS. 7A-7D. The general process is shown in FIG. 7A. First, step 700 sets up or loads the tax refund application onto card 100. Next, step 702 records transactions involving refundable taxes. Third, step 704 calculates the refundable taxes, and fourth, step 706 refunds the taxes to the cardholder.

Detailed Description Text (30):

Steps 702 and 704 have been described in FIGS. 6A-6C and the discussion accompanying those figures. Steps 700 and 706 are implemented using the terminals of FIGS. 4A-4C, sample menu screens of which are illustrated in FIGS. 8A-8E. The Main Menu screen 810 is shown in FIG. 8A, and the process associated with it is illustrated in FIG. 7B. First, the menu screen shows four options: obtaining a card 100 including the tax recovery application, setting up the VAT application on an existing card, refunding the VAT paid, or displaying VAT transaction information. These options are respectively chosen by pressing one of buttons 812, 814, 816, 818. These buttons are used with the kiosk-type terminal 410 shown in FIG. 4A. If the cardholder is using one of the computer terminals shown in FIGS. 4B and 4C, instead of buttons 812, 814, 816, 818, the terminal may prompt the user to type in, for example, 1, 2, 3, or 4, or possibly use the function keys, F1, F2, F3, F4, etc.

Detailed Description Text (32):

The tax refund application may be initiated in several ways. In a preferred scenario, a traveler who does not own a transaction card capable of using the tax refund application may want to acquire a card for the express purpose of availing himself of the convenient VAT refund features. An obvious benefit of such an option is to introduce a previous non-cardholder to the transaction card system in general, such as to a card system using the MONDEX.TM. electronic cash application, and the tax refund application system in particular. In another scenario, the traveler holds a card that is already capable of using a tax refund application, and some time after the cardholder acquires the card, the cardholder would desire to use the tax refund application.

Detailed Description Text (33):

Both of these scenarios are illustrated in FIG. 7C. FIG. 7C is a flowchart describing the subroutines to obtain the card with the VAT application and to set up the VAT application on an existing card. These subroutines share a number of steps. FIG. 8B depicts the menu screen associated with the subroutine to obtain the card, and a similar menu screen is used for the VAT application setup subroutine. Menu screen 820 shows three options respectively chosen by pressing one of buttons 822, 824, 826: inputting the user's name and choosing a PIN, inputting the user's home country, and displaying the user's information. Step 730 represents the prospective cardholder choosing the first option to input his or her name, preferably performed using keyboard 442. The process then prompts the user for a PIN, which the user can input using either keyboard 442 or keypad 440. Step 732 represents choosing the next option to input to the terminal the user's home country. Once button 824 is pressed, the terminal prompts the user to type in the home country's name or abbreviation on keyboard 442. Step 734 then loads the VAT refund application onto card 100.

Detailed Description Text (35):

The subroutine to set up the VAT application on an existing card differs from the subroutine to obtain the card only in the initial steps because the cardholder's name and PIN should already be stored on the card. Thus, in step 736, the cardholder places the card in the terminal and inputs the PIN on keyboard 442 or keypad 440. Step 738 checks whether the home country information is stored on the card. In the case of a credit card or a cash card, the home country is not likely stored on the card, and step 732 would prompt the user to input the home country. If the home country is stored on the card, for example, if the card previously

contained a tax recovery application or some other application requiring the cardholder's home address, step 734 loads the VAT refund application on the card. The other steps of this subroutine are the same as for the subroutine to obtain the card, except that when the terminal returns the card, there is no need to prompt the user to sign the card.

Detailed Description Text (36):

The process depicted in FIG. 7C is directed to a tax recovery application that is capable of recovering refundable taxes for many countries. In a variation of the present invention, the tax recovery application is country-specific. In this variation, after step 732, the subroutine would prompt the user to input the name of the taxing country whose tax recovery application the user wants to load onto the card. At this point, it is possible to include a step that checks whether the home country and the taxing country are the same, because a return of VAT is usually only available to non-residents of a country. If the taxing country and the home country are the same, the process displays an error, does not allow the tax recovery application for that country to be loaded onto the card, and either returns the card or prompts for the user to input another taxing country. If the taxing country and the home country are different, the process might determine whether a VAT refund application for that taxing country has already been loaded onto the card, in which case the process would return an error to that effect. The process could also include other safeguards or security features which might depend on the VAT refund restrictions for each country, but could include making sure that the cardholder has not been in the taxing country more than a requisite number of days or not allowing a cardholder to load an application within so many days of when the last application for the same taxing country was loaded. Once these checks are completed, the process continues with step 734 to load the VAT refund application onto the card. In the preferred multiple-country application, these checks and security measures would be performed during the refunding subroutine, described below.

Detailed Description Text (38):

Some cardholders may own more than one card capable of using the tax refund application. In accordance with the country-specific variation, in such cases another function that the VAT application setup subroutine could perform is to consolidate VAT information that the cardholder may have, for example, loaded while using the Internet terminal or modem-based connection. In addition, a cardholder may want to consolidate on one card tax refund applications for different countries (or even the same country, if that does not violate that country's regulations) that are on different cards.

Detailed Description Text (39):

An example of a receipt 910 from the subroutines to obtain a card loaded with the VAT refund application and to set up a VAT refund application is shown in FIG. 9A. Included is a title 912, "VAT Refund Application," for any transactions associated with the VAT embodiment of the present invention. Section 914 of the receipt lists general information such as date, card number, terminal number, and terminal location. Section 916 indicates that receipt 910 records the setting up of a VAT refund application, and it could also indicate that the user obtained the card during the transaction. Section 918 lists the home country. In the country-specific variation, section 918 also includes the taxing country or countries whose tax recovery application has been loaded, and possibly exchange rate information to convert the home country's currency to that of each of the taxing countries. Finally, the cardholder's name 920 may be included on receipt 910.

Detailed Description Text (41):

Both subroutines have common initial steps. When these subroutines are first invoked, step 750 prompts the cardholder to place the card in the terminal and input the user's PIN on keyboard 442 or keypad 440. Step 752 asks the user to input the country from which a tax refund is requested. Step 754 performs a preliminary



check to make sure that the home country stored on the card and the taxing country inputted by the user are not the same. If they are, step 756 displays an error message stating that the tax cannot be refunded, and returns the user to step 752 to input a different taxing country. This step is not needed in the country-specific variation, because that check was performed when the tax recovery application for the specific country was initially loaded onto the card. Other checks that were performed during the initial loading of the country-specific applications can be performed at this point (i.e., after step 754) in the preferred multiple-country application embodiment.

Detailed Description Text (42):

Once these preliminary checks have been completed, step 758 displays the cardholder's transaction history on the terminal screen as depicted in FIG. 8C on menu screen 830. Screen area 832 lists the taxing country and itemizes all purchases that are subject to that country's refundable tax and includes the date of the transaction, the merchant name and (possibly) address, the price paid for each item, and the amount of refundable tax paid for each item. As described in the flowchart of FIG. 6C, while recording transactions, card 100 calculates and accumulates the amount of VAT paid. Step 760 displays in both the local and the home currencies the amount of VAT paid so far by the cardholder, and may also list the current exchange rate used to determine the home currency value. Step 762 determines whether the user wants a printout of the transaction information displayed so far. If so, the user presses button 834, and step 764 prints the information on a receipt. Alternatively, the user can wait until after the refund is completed to receive a receipt.

Detailed Description Text (43):

An example of a receipt that is issued at this point is shown in FIG. 9B. Receipt 930 includes the same general information as listed in section 914 on receipt 910: date, card number, terminal number, and terminal location. Section 934 includes the taxing country and indicates that receipt 930 is printing the VAT transaction information for that country. Section 938 then prints the details included on menu screen 830: date of transaction, merchant name and address, the price of the item subject to refundable tax, and the amount of refundable tax. Section 940 summarizes the total tax paid, in both the local and the cardholder's home currencies, as well as the current exchange rate. Again, the cardholder's name 942 may be included on receipt 930.

Detailed Description Text (45):

If the user does decide to obtain a refund, the user is placed into the VAT refund subroutine. Before carrying out these steps, the process may include some measures in accordance with the taxing country's rules or restrictions such as only allowing a refund in the airport or after the cardholder leaves the country. Assuming it is acceptable to refund the VAT, step 770 prompts the user to input the method of refund. The options are shown in menu screen 840 in FIG. 8D: the VAT may be refunded, for example, in cash, by adding electronic cash value to card 100, by crediting the credit card portion of card 100, or by issuing a check. If the cardholder is invoking this process from a personal computer terminal, the "cash" option is not available. If the cardholder is at kiosk-type terminal 410, step 772 determines whether the user has pressed button 842 to choose "cash." If so, the user is presented with menu screen 850 in FIG. 8E, and step 774 determines whether the user desires cash in local currency or the cardholder's home currency. If the cardholder presses button 852, step 776 refunds the tax in local currency; if the cardholder presses button 854, step 778 refunds the cash in the cardholder's home currency. After dispensing the cash, step 799 returns the card and issues a receipt.

Detailed Description Text (46):

If the user did not choose "cash" in step 772, step 780 determines whether the user has pressed button 844 to add the value of the refund to the "cash card." Again,

the user is presented with menu screen 850, and step 782 determines whether the user chooses cash value in either local currency or the cardholder's home currency. If in local currency, step 784 adds value to card 100 in local currency; if the cardholder chooses "home currency," step 786 adds value to card 100 in that currency. Again, after refunding the tax, step 799 returns the card and issues a receipt.

Detailed Description Text (47):

If the user did not choose "cash" or "cash card," step 788 determines whether the user pressed button 846 to choose "credit." If so, because credit is typically only given in the cardholder's home currency, no inquiry is required as to what currency to use. Thus, step 790 credits the amount of refundable tax to the cardholder's credit card account, and step 799 returns the card and issues a receipt.

Detailed Description Text (48):

Finally, if the user did not choose "cash," "cash card," or "credit," step 792 determines whether the user pressed button 848 to choose "check." If so, the user again has the choice of local or home currency. If, in response to step 794, the user requests a check in local currency, step 796 will issue a check in that currency, payable to the cardholder. If the user requests a check in the home currency, step 790 will issue a check in that currency. Then, step 799 will issue a receipt.

Detailed Description Text (50):

An example of a receipt that is issued after the tax is refunded is shown in FIG. 9C. The top portion of receipt 950 is the same as that of receipt 930, except that section 954 indicates that receipt 950 is printing the refunded VAT information for the selected taxing country. Section 958 is the same as section 938 in receipt 930. Section 960 indicates the amount of tax refunded and in what currency it was refunded, as well as the current exchange rate and the method in which it was refunded. Finally, the cardholder's name 964 may be included on receipt 950.

CLAIMS:

3. The method according to claim 2 wherein said step of providing said refundable tax to said card user is selected from the group consisting of dispensing cash to said card user, adding cash value to said card, crediting the credit card account of said user with the value of said refundable tax, and issuing a check to said card user.
4. The method according to claim 2 wherein said refundable tax can be refunded in either the currency of a taxing country from which said tax is refunded or the currency of the country in which said card user resides.
18. The card as specified in claim 17 wherein said cash value is stored in either the currency of a taxing country from which said tax is refunded or the currency of the country in which a user of said card resides.

Most Frequently Occurring Classifications of Patents Returned  
From A Search of 09613679 on March 10, 2004

Original Classifications

15	235/380
6	705/39
6	705/79
6	705/80
5	705/40
5	705/41
4	235/379
4	705/26
3	235/449
3	379/91.01
3	455/406
2	235/375
2	705/13
2	705/44
2	705/76
2	705/78
2	709/250
2	713/201

Cross-Reference Classifications

22	705/26
16	235/379
14	705/44
13	235/375
11	235/380
8	235/381
6	705/35
6	705/39
6	705/75
6	705/77
6	902/4
6	902/5
5	705/41
5	705/53
4	340/5.4
4	705/16
4	705/27
4	705/40
4	705/76
4	713/153
3	235/487
3	380/29
3	455/408

3 455/410  
3 705/1  
3 705/21  
3 705/65  
3 705/78  
3 705/79  
3 902/26  
2 235/376  
2 235/382.5  
2 235/492  
2 340/5.42  
2 379/91.01  
2 380/30  
2 380/43  
2 380/59  
2 455/405  
2 705/14  
2 705/17  
2 705/37  
2 705/64  
2 705/68  
2 709/203  
2 709/230  
2 709/249  
2 713/150  
2 713/155  
2 713/168  
2 713/173  
2 713/175  
2 713/182  
2 713/184  
2 713/201  
2 902/39

Combined Classifications

26 235/380  
26 705/26  
20 235/379  
16 705/44  
15 235/375  
12 705/39  
10 705/41  
9 705/40  
9 705/79  
8 235/381  
7 705/35  
7 705/77  
7 705/80

6 705/75  
6 705/76  
6 902/4  
6 902/5  
5 379/91.01  
5 705/53  
5 705/78  
4 235/449  
4 235/487  
4 340/5.4  
4 705/1  
4 705/16  
4 705/27  
4 713/153  
4 713/201  
3 235/492  
3 380/29  
3 455/406  
3 455/408  
3 455/410  
3 705/17  
3 705/21  
3 705/64  
3 705/65  
3 709/250  
3 902/26  
2 194/210  
2 194/217  
2 235/376  
2 235/382.5  
2 340/5.42  
2 380/255  
2 380/287  
2 380/30  
2 380/43  
2 380/59  
2 455/405  
2 705/13  
2 705/14  
2 705/37  
2 705/42  
2 705/57  
2 705/68  
2 709/203  
2 709/217  
2 709/230  
2 709/249  
2 713/150

09613679\_CLS.txt

2 713/155  
2 713/168  
2 713/173  
2 713/175  
2 713/182  
2 713/184  
2 713/200  
2 902/39

## Titles of Most Frequently Occurring Classifications of Patents Returned

From A Search of 09613679 on March 10, 2004

26	235/380	(15 OR, 11 XR)
	Class 235 :	REGISTERS
	235/375	SYSTEMS CONTROLLED BY DATA BEARING RECORDS
	235/380	.Credit or identification card systems
26	705/26	(4 OR, 22 XR)
	Class 705 :	DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/26	.Electronic shopping (e.g., remote ordering)
20	235/379	(4 OR, 16 XR)
	Class 235 :	REGISTERS
	235/375	SYSTEMS CONTROLLED BY DATA BEARING RECORDS
	235/379	.Banking systems
16	705/44	(2 OR, 14 XR)
	Class 705 :	DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit
		transaction
	705/44	...Requiring authorization or authentication
15	235/375	(2 OR, 13 XR)
	Class 235 :	REGISTERS
	235/375	SYSTEMS CONTROLLED BY DATA BEARING RECORDS
12	705/39	(6 OR, 6 XR)
	Class 705 :	DATA PROCESSING: FINANCIAL, BUSINESS
		PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35	.Finance (e.g., banking, investment or credit)
	705/39	..Including funds transfer or credit

09613679\_CLSTITLES.txt  
transaction

10 705/41 (5 OR, 5 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/39 ..Including funds transfer or credit  
transaction  
705/41 ...Having programming of a portable memory  
device (e.g., IC card, "electronic purse")

9 705/40 (5 OR, 4 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/39 ..Including funds transfer or credit  
transaction  
705/40 ...Bill distribution or payment

9 705/79 (6 OR, 3 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
705/64 .Secure transaction (e.g., EFT/POS)  
705/77 ..Including remote charge determination or  
related payment system  
705/79 ...Including a payment switch or gateway

8 235/381 (0 OR, 8 XR)  
Class 235 : REGISTERS  
235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
235/380 .Credit or identification card systems  
235/381 ..With vending

7 705/35 (1 OR, 6 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS



## PRACTICE OR MANAGEMENT ARRANGEMENT

705/35 .Finance (e.g., banking, investment or credit)

7 705/77 (1 OR, 6 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/64 .Secure transaction (e.g., EFT/POS)

705/77 ..Including remote charge determination or  
related payment system

7 705/80 (6 OR, 1 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/80 ELECTRONIC NEGOTIATION

6 705/75 (0 OR, 6 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/64 .Secure transaction (e.g., EFT/POS)

705/75 ..Transaction verification

6 705/76 (2 OR, 4 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/64 .Secure transaction (e.g., EFT/POS)

705/76 ..Electronic credential

6 902/4 (0 OR, 6 XR)

Class 902 : ELECTRONIC FUNDS TRANSFER  
902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY  
902/4 .Means to read data stored on identifier\*

6 902/5 (0 OR, 6 XR)

Class 902 : ELECTRONIC FUNDS TRANSFER  
902/1 WITH ELECTRONIC MEANS PROVIDING SECURITY  
902/4 .Means to read data stored on identifier\*  
902/5 ..And to verify identity of user\*

5 379/91.01 (3 OR, 2 XR)

Class 379 : TELEPHONIC COMMUNICATIONS

09613679\_CLSTITLES.txt

379/90.01 TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE  
ELECTRICAL SYSTEM OR SIGNALLING (E.G., COM  
POSITE)

379/91.01 .Credit authorization

5 705/53 (0 OR, 5 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/51 .Usage protection of distributed data files

705/52 ..Usage or charge determination

705/53 ...Including third party for collecting or  
distributing payment (e.g., clearinghouse)

5 705/78 (2 OR, 3 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/64 .Secure transaction (e.g., EFT/POS)

705/77 ..Including remote charge determination or  
related payment system

705/78 ...Including third party

4 235/449 (3 OR, 1 XR)

Class 235 : REGISTERS

235/435 CODED RECORD SENSORS

235/439 .Particular sensor structure

235/449 ..Magnetic

4 235/487 (1 OR, 3 XR)

Class 235 : REGISTERS

235/487 RECORDS

4 340/5.4 (0 OR, 4 XR)

Class 340 : COMMUNICATIONS: ELECTRICAL

340/825 SELECTIVE

340/5.1 .Intelligence comparison for controlling

340/5.2 ..Authorization control (e.g., entry into an  
area)

340/5.4 ...Credit

4 705/1 (1 OR, 3 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

## PRACTICE OR MANAGEMENT ARRANGEMENT

4 705/16 (0 OR, 4 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT  
 705/16 .Including point of sale terminal or electroni  
 c  
 cash register

4 705/27 (0 OR, 4 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
 PRACTICE OR MANAGEMENT ARRANGEMENT  
 705/26 .Electronic shopping (e.g., remote ordering)  
 705/27 ..Presentation of image or description of sale  
 s  
 item (e.g., electronic catalog browsing)

4 713/153 (0 OR, 4 XR)  
 Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: SUPPORT  
 713/150 MULTIPLE COMPUTER COMMUNICATION USING  
 CRYPTOGRAPHY  
 713/153 .Particular node (e.g., gateway, bridge,  
 router, etc.) for directing data and applyi  
 ng cryptography

4 713/201 (2 OR, 2 XR)  
 Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: SUPPORT  
 713/200 SECURITY  
 713/201 .Computer network

3 235/492 (1 OR, 2 XR)  
 Class 235 : REGISTERS  
 235/487 RECORDS  
 235/492 .Conductive

3 380/29 (0 OR, 3 XR)  
 Class 380 : CRYPTOGRAPHY  
 380/28 PARTICULAR ALGORITHMIC FUNCTION ENCODING  
 380/29 .NBS/DES algorithm

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3 455/406      (3 OR, 0 XR)
    Class 455 : TELECOMMUNICATIONS
    455/403    RADIOTELEPHONE SYSTEM
    455/405    .Usage measurement
    455/406    ..Billing

3 455/408      (0 OR, 3 XR)
    Class 455 : TELECOMMUNICATIONS
    455/403    RADIOTELEPHONE SYSTEM
    455/405    .Usage measurement
    455/406    ..Billing
    455/408    ...At remote station

3 455/410      (0 OR, 3 XR)
    Class 455 : TELECOMMUNICATIONS
    455/403    RADIOTELEPHONE SYSTEM
    455/410    .Security or fraud prevention

3 705/17      (1 OR, 2 XR)
    Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS
                PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
    705/1      AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                PRACTICE OR MANAGEMENT ARRANGEMENT
    705/16     .Including point of sale terminal or electroni
c
                cash register
    705/17     ..Having interface for record bearing medium o
r
                carrier for electronic funds transfer or pa
yment credit

3 705/21      (0 OR, 3 XR)
    Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS
                PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION
    705/1      AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
                PRACTICE OR MANAGEMENT ARRANGEMENT
    705/16     .Including point of sale terminal or electroni
c
                cash register
    705/21     ..Interconnection or interaction of plural
                electronic cash registers (ECRs) or to host
computer (e.g.,
network detail, transfer of information fro
m host to ECR or
                from ECR to ECR, etc.)

```

3 705/64 (1 OR, 2 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
 705/64 .Secure transaction (e.g., EFT/POS)

3 705/65 (0 OR, 3 XR)  
 Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
 PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
 ATION  
 705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY  
 705/64 .Secure transaction (e.g., EFT/POS)  
 705/65 ..Including intelligent token (e.g., electroni  
 c  
 purse)

3 709/250 (2 OR, 1 XR)  
 Class 709 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
 SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO  
 RDINATING  
 709/200 MULTICOMPUTER DATA TRANSFERRING  
 709/250 .Network-to-computer interfacing

3 902/26 (0 OR, 3 XR)  
 Class 902 : ELECTRONIC FUNDS TRANSFER  
 902/25 SPECIFIC IDENTIFIER\* (E.G., BANK CARD)  
 902/26 .Including semiconductor chip (e.g., smart  
 card)

2 194/210 (1 OR, 1 XR)  
 Class 194 : CHECK-ACTUATED CONTROL MECHANISMS  
 194/205 CONTROL MECHANISM ACTUATED BY CHECK, OTHER THA  
 N  
 COIN (E.G., SLUG, TOKEN, CARD, ETC.), WHIC  
 H IS MUTILATED OR  
 RETAINED  
 194/210 .Having means to read magnetically encoded  
 check

2 194/217 (1 OR, 1 XR)  
 Class 194 : CHECK-ACTUATED CONTROL MECHANISMS  
 194/215 INCLUDING VALUE ACCUMULATOR FOR PLURAL CHECKS  
 194/216 .Having solid state circuitry  
 194/217 ..Programmable

2 235/376 (0 OR, 2 XR)  
     Class 235 : REGISTERS  
     235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
     235/376 .Operations analysis

2 235/382.5 (0 OR, 2 XR)  
     Class 235 : REGISTERS  
     235/375 SYSTEMS CONTROLLED BY DATA BEARING RECORDS  
     235/380 .Credit or identification card systems  
     235/382 ..Permitting access  
     235/382.5 ...Changeable authorization

2 340/5.42 (0 OR, 2 XR)  
     Class 340 : COMMUNICATIONS: ELECTRICAL  
     340/825 SELECTIVE  
     340/5.1 .Intelligence comparison for controlling  
     340/5.2 ..Authorization control (e.g., entry into an  
                     area)  
     340/5.4 ...Credit  
     340/5.42 ....Debiting (e.g., rental)

2 380/255 (1 OR, 1 XR)  
     Class 380 : CRYPTOGRAPHY  
     380/255 COMMUNICATION SYSTEM USING CRYPTOGRAPHY

2 380/287 (1 OR, 1 XR)  
     Class 380 : CRYPTOGRAPHY  
     380/287 ELECTRIC SIGNAL MODIFICATION

2 380/30 (0 OR, 2 XR)  
     Class 380 : CRYPTOGRAPHY  
     380/28 PARTICULAR ALGORITHMIC FUNCTION ENCODING  
     380/30 .Public key

2 380/43 (0 OR, 2 XR)  
     Class 380 : CRYPTOGRAPHY  
     380/255 COMMUNICATION SYSTEM USING CRYPTOGRAPHY  
     380/42 .Data stream/substitution enciphering  
     380/43 ..Key sequence signal combined with data signal

1

2 380/59 (0 OR, 2 XR)  
     Class 380 : CRYPTOGRAPHY  
     380/59 MISCELLANEOUS

2 455/405 (0 OR, 2 XR)  
     Class 455 : TELECOMMUNICATIONS

09613679\_CLSTITLES.txt  
RADIOTELEPHONE SYSTEM  
.Usage measurement

455/403  
455/405

2 705/13 (2 OR, 0 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/13 .Transportation facility access (e.g., fare,  
toll, parking)

2 705/14 (0 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/14 .Distribution or redemption of coupon, or  
incentive or promotion program

2 705/37 (0 OR, 2 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/37 ..Trading, matching, or bidding

2 705/42 (1 OR, 1 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS  
PRACTICE OR MANAGEMENT ARRANGEMENT  
705/35 .Finance (e.g., banking, investment or credit)  
705/39 ..Including funds transfer or credit  
transaction  
705/42 ...Remote banking (e.g., home banking)

2 705/57 (1 OR, 1 XR)  
Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN  
ATION  
705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

09613679\_CLSTITLES.txt

705/51 .Usage protection of distributed data files  
705/57 ..Copy protection or prevention

2 705/68 (0 OR, 2 XR)

Class 705 : DATA PROCESSING: FINANCIAL, BUSINESS  
PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/50 BUSINESS PROCESSING USING CRYPTOGRAPHY

705/64 .Secure transaction (e.g., EFT/POS)

705/65 ..Including intelligent token (e.g., electroni

c

purse)

705/68 ...Balancing account

2 709/203 (0 OR, 2 XR)

Class 709 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO

RDINATING

709/200 MULTICOMPUTER DATA TRANSFERRING

709/201 .Distributed data processing

709/203 ..Client/server

2 709/217 (1 OR, 1 XR)

Class 709 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO

RDINATING

709/200 MULTICOMPUTER DATA TRANSFERRING

709/217 .Remote data accessing

2 709/230 (0 OR, 2 XR)

Class 709 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO

RDINATING

709/200 MULTICOMPUTER DATA TRANSFERRING

709/230 .Computer-to-computer protocol implementing

2 709/249 (0 OR, 2 XR)

Class 709 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: MULTIPLE COMPUTER OR PROCESS COO

RDINATING

709/200 MULTICOMPUTER DATA TRANSFERRING

709/249 .Multiple network interconnecting

2 713/150 (0 OR, 2 XR)

Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT

713/150 MULTIPLE COMPUTER COMMUNICATION USING  
CRYPTOGRAPHY



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2  713/155      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/150      MULTIPLE COMPUTER COMMUNICATION USING
                CRYPTOGRAPHY
    713/155      .Central trusted authority provides computer
                authentication

2  713/168      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/150      MULTIPLE COMPUTER COMMUNICATION USING
                CRYPTOGRAPHY
    713/168      .Particular communication authentication
                technique

2  713/173      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/150      MULTIPLE COMPUTER COMMUNICATION USING
                CRYPTOGRAPHY
    713/168      .Particular communication authentication
                technique
    713/172      ..Intelligent token
    713/173      ...Pre-loaded with certificate

2  713/175      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/150      MULTIPLE COMPUTER COMMUNICATION USING
                CRYPTOGRAPHY
    713/168      .Particular communication authentication
                technique
    713/175      ..By generation of certificate

2  713/182      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/182      SYSTEM ACCESS CONTROL BASED ON USER
                IDENTIFICATION BY CRYPTOGRAPHY

2  713/184      (0 OR, 2 XR)
    Class 713 :  ELECTRICAL COMPUTERS AND DIGITAL PROCESSING
                SYSTEMS:  SUPPORT
    713/182      SYSTEM ACCESS CONTROL BASED ON USER
                IDENTIFICATION BY CRYPTOGRAPHY
    713/184      .PIN/password generator device

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09613679\_CLSTITLES.txt

2 713/200 (1 OR, 1 XR)  
Class 713 : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING  
SYSTEMS: SUPPORT  
713/200 SECURITY

2 902/39 (0 OR, 2 XR)  
Class 902 : ELECTRONIC FUNDS TRANSFER  
902/37 SYSTEM\*  
902/39 .Particular communication feature

PLUS Search Results for S/N 09613679, Searched March 10, 2004

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present. PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

5914472	6072870
6450407	6119105
5991410	6163772
6018717	6178409
5777305	6253027
4766293	6304915
5477038	6373950
RE37122	RE36365
RE37122	5384449
5869826	5937394
6003014	4837422
6253193	4968873
6363488	5641050
6389402	5677955
6427140	5895457
6324525	6029152
6598028	5577121
6685188	5892211
4529870	5362952
6332135	5396545
6336105	5426286
6338050	5466920
5983208	5945653
6363363	5255182
6012049	5878337
6289324	5903830
5815657	6047270
6016484	6338048
6111522	6529725
6112983	5708422
5334823	6282522
5357563	4321672
5386458	5822737
5404000	5870473
5428210	5963917
5432326	5963924
5479530	5991738

09613679\_LIST.txt

6308887	6029150
6142368	6098053
5341428	6141653
5812668	6138917
5931917	6453306
5978840	6659259
5850446	6415271
5889863	6003763
5943424	5956699
5987132	5884271
5996076	4314352
6002767	5963647
6026379	5742845

09613679\_QUAL.txt

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5991410 79  
6018717 73  
5777305 72  
4766293 71  
5477038 71  
RE37122 71  
RE37122 71  
5869826 70  
6003014 70  
6253193 69  
6363488 69  
6389402 69  
6427140 69  
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6685188 68  
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5812668 62  
5931917 62  
5978840 62  
5850446 62  
5889863 62  
5943424 62  
5987132 62  
5996076 62

09613679\_QUAL.txt

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09613679\_QUAL.txt

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alterable 1  
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alternative 3  
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and 57  
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apparatus 8  
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approval 2  
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arrangement 1  
art 6  
as 18  
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available 3  
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bank 6  
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been 4  
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between 7  
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brief 2  
by 11  
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cards 4  
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choice 2  
clearing 3  
co 3  
code 22  
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commences 1

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compact 1  
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converted 1  
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country 4  
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decides 1  
default 2

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flowchart 7  
for 75  
form 4  
forwarded 3  
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management 2

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of 88  
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own 2  
page 1

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they 4  
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09613679\_LIST.txt

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6002767	5963647
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